

<i>SERFF Tracking Number:</i>	<i>TCRE-126159085</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42518</i>
<i>Company Tracking Number:</i>	<i>TCLIFE CSO POLEND</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>1980 CSO Policy Endorsement</i>		
<i>Project Name/Number:</i>	<i>1980 CSO Policy Endorsement/TCLIFE CSO POLEND</i>		

Filing at a Glance

Company: TIAA-CREF Life Insurance Company

Product Name: 1980 CSO Policy Endorsement SERFF Tr Num: TCRE-126159085 State: Arkansas

TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- State Tr Num: 42518
Closed

Sub-TOI: L04I.500 Other Co Tr Num: TCLIFE CSO POLEND State Status: Approved-Closed

Filing Type: Form Reviewer(s): Linda Bird
Author: Patrick McGroarty Disposition Date: 06/03/2009
Date Submitted: 05/26/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 1980 CSO Policy Endorsement

Project Number: TCLIFE CSO POLEND

Requested Filing Mode: Review & Approval

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 06/03/2009

Deemer Date:

Submitted By: Patrick McGroarty

Filing Description:

Re: TIAA-CREF Life Insurance Company ("TIAA-CREF Life")

NAIC No.: 60142 NAIC Group No.: 1216 FEIN No.: 13-3917848

New Submission

Individual Life Insurance

Policy Change Endorsement -Form number TCLIFE CSO POLEND

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Explanation for Other Group Market Type:

State Status Changed: 06/03/2009

Created By: Patrick McGroarty

Corresponding Filing Tracking Number: TCLIFE
CSO POLEND

Dear Commissioner

SERFF Tracking Number: TCRE-126159085 State: Arkansas
Filing Company: TIAA-CREF Life Insurance Company State Tracking Number: 42518
Company Tracking Number: TCLIFE CSO POLEND
TOI: L04I Individual Life - Term Sub-TOI: L04I.500 Other
Product Name: 1980 CSO Policy Endorsement
Project Name/Number: 1980 CSO Policy Endorsement/TCLIFE CSO POLEND

We are submitting for your review and approval our Policy Change Endorsement, form number TCLIFE CSO POLEND.

As a result of recent IRS guidance affecting life insurance, this form will permit the policyholder to make certain changes administratively allowed but not previously stated in the policy with less risk of negative tax consequences; for example, for changes in the smoking status, policyholders will now have the flexibility to do so without having to recalculate tax limits using the 2001 Commissioners' Standard Ordinary tables.

Upon approval, we intend to provide this Endorsement to our TIAA-CREF Life Insurance Company policyholders.

We trust this filing will meet with your satisfaction.

Sincerely,

Patrick McGroarty, AIRC, AAPA, AIAA, ACS
Sr. Contract Forms Specialist
E-Mail: pmcgroarty@tiaa-cref.org
Phone: (800) 842-2733, Extension 23-3284

Company and Contact

Filing Contact Information

Pat McGroarty, Senior Contract Forms Specialist
730 Third Avenue
730/3/33
New York, NY 10017
pmcgroarty@tiaa-cref.org
212-913-3284 [Phone]
212-916-5903 [FAX]

Filing Company Information

TIAA-CREF Life Insurance Company	CoCode: 60142	State of Domicile: New York
730 Third Avenue	Group Code: 1216	Company Type: L&H
New York, NY 10017	Group Name: TIAA-CREF	State ID Number:
(212) 490-9000 ext. [Phone]	FEIN Number: 13-3917848	

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00

SERFF Tracking Number: *TCRE-126159085* *State:* *Arkansas*
Filing Company: *TIAA-CREF Life Insurance Company* *State Tracking Number:* *42518*
Company Tracking Number: *TCLIFE CSO POLEND*
TOI: *L041 Individual Life - Term* *Sub-TOI:* *L041.500 Other*
Product Name: *1980 CSO Policy Endorsement*
Project Name/Number: *1980 CSO Policy Endorsement/TCLIFE CSO POLEND*
Retaliatory? **No**
Fee Explanation:
Per Company: **No**

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
TIAA-CREF Life Insurance Company	\$50.00	05/26/2009	28095498

<i>SERFF Tracking Number:</i>	<i>TCRE-126159085</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>TIAA-CREF Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42518</i>
<i>Company Tracking Number:</i>	<i>TCLIFE CSO POLEND</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.500 Other</i>
<i>Product Name:</i>	<i>1980 CSO Policy Endorsement</i>		
<i>Project Name/Number:</i>	<i>1980 CSO Policy Endorsement/TCLIFE CSO POLEND</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/03/2009	06/03/2009

<i>SERFF Tracking Number:</i>	<i>TCRE-126159085</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 06/03/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>TCRE-126159085</i>	<i>State:</i>	<i>Arkansas</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Form	Policy Change Endorsement		Yes

SERFF Tracking Number:	TCRE-126159085	State:	Arkansas
Filing Company:	TIAA-CREF Life Insurance Company	State Tracking Number:	42518
Company Tracking Number:	TCLIFE CSO POLEND		
TOI:	L041 Individual Life - Term	Sub-TOI:	L041.500 Other
Product Name:	1980 CSO Policy Endorsement		
Project Name/Number:	1980 CSO Policy Endorsement/TCLIFE CSO POLEND		

Form Schedule

Lead Form Number: TCLIFE CSO POLEND

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	TCLIFE CSO POLEND	Policy/Cont Policy Change ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.300	TIAA-CREF Life Policy Change Endorsement. pdf



TIAA-CREF Life Insurance Company
[730 Third Avenue
New York, NY 10017-3206
212 490-9000 1-877-694-0305]

Policy Change Endorsement

This Endorsement is made part of and should be attached to your policy.


This Endorsement hereby amends your policy to allow for the following adjustments:

You may request a change in the rate classification (i. e. rate class / policy class / rating class / premium class / classification) of the base policy of the insured or any other insured covered by rider at any time while the policy is in force. The request for the change must be in writing in a form satisfactory to us. All changes in the rate classification are subject to our then current underwriting rules, issue amounts and age limits. Upon our approval of the rate classification change, we will send you revised policy data pages based on the new rate classification.

You may request that additional benefits provided by rider be added to your policy after the date the policy was issued (i.e. policy date /date of issue). The request to add any additional benefits must be in writing in a form satisfactory to us. The addition of any rider is subject to its availability with the policy to which it will be attached at the time the request is received and our then current underwriting rules, issue amounts, and age limits. Upon our approval, we will send you the requested rider form and revised policy data pages based on the new rider.

Except as provided in this Endorsement, all provisions of the policy still apply.

This Endorsement is effective on the earliest of the Policy Date or the Issue Date of the policy to which it is attached. This Endorsement will terminate when the policy terminates.


President

<i>SERFF Tracking Number:</i>	<i>TCRE-126159085</i>	<i>State:</i>	<i>Arkansas</i>
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Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment:			
	Readabiliy UL 2001 CSO NY readability certification.pdf		
		Item Status:	Status Date:
Bypassed - Item:	Application		
Bypass Reason:	not applicable		
Comments:			
		Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo		
Bypass Reason:	not applicable		
Comments:			

TIAA-CREF Life Insurance Company ("TIAA-CREF Life")

This is to certify that the attached form is in compliance with the readability laws and regulations of your jurisdiction.

Readability scores for Form **TCLIFE CSO POLEND**

Syllables:	375
Words:	240
Sentences:	12
Syllables/Word:	1.56
Words/Sentence:	20
FLESH SCORE:	54.3

Provided below is a list of words or titles.

TIAA-CREF Life Insurance Company
Policy Change Endorsement
President
Endorsement
Policy
Policy Date
Issue Date



Jeffrey S. Goldin
Actuary

Date: May 26, 2009